

May 19, 2006
PUBLIC NOTICE # 2006-20

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3040	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3022	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0
06-3148	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
06-2521	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	RATE	BOP-CNA CONNECT FOR SMALL BUSINESS	0.8
06-3099	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3110	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3069	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-3058	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3136	0012	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	PERSONAL	INLAND MARINE	FORMS	AIG PRIVATE CLIENT GROUP PERSONAL COLLECTIONS	
06-3068	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	BOTH RATE AND FORM	DWELLING FIRE	-4.22
06-3070	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	BOTH RATE AND FORM	DWELLING FIRE	-1.16
06-3126	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	GAP WAIVER PROTECTION	0
06-3100	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3111	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3014	0004	AMEX ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SAFETY PAYS AUTO	
06-3042	0004	AMEX ASSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	
06-3101	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3112	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2

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06-3073	3416	AXIS REINSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	RESIDENTIAL EARTHQUAKE INSURANCE	0
06-3059	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3046	1278	CALIFORNIA STATE AUTOMOBILE ASSOCIATION INTER-INSURANCE BUREAU	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
06-3049	1278	CALIFORNIA STATE AUTOMOBILE ASSOCIATION INTER-INSURANCE BUREAU	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
06-3056	0761	CHICAGO INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RATE	PROF. LIAB.- NURSES	9.42
06-3060	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2522	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-CNA CONNECT FOR SMALL BUSINESS	0.8
06-3124	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
06-3125	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
06-3143	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
06-3146	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
06-3147	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
06-3151	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
06-3152	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
06-3087	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MISCELLANEOUS	RATE	DEBT CANCELLATION CONTRACTUAL LIABILITY	0
06-3128	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. BANKING	
06-3075	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
06-3137	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3144	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	FORMS	LIBERTY MUTUAL PROPERTY RM SELECT POLICY	
06-3123	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ENTERTAINMENT, SPORTS AND LEISURE	0
06-3050	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
06-3102	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3120	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
06-3061	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3086	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
06-3130	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-3131	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-3153	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
06-3155	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-3158	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
06-3160	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3162	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB	
06-3165	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3057	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CERTIFIED PROFESSIONAL IN EROSION AND SEDIMENT	0
06-3051	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
06-3079	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	

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06-3080	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	
06-3081	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	
06-3082	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	
06-3013	0958	HAWAIIAN INSURANCE & GUARANTY COMPANY, LIMITED (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
06-3065	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB.-DISSEMINATOR MEDIA	0
06-3062	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3036		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	COMMUNITY MITIGATION	
06-3037		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FIRE	MANUAL	DWELLING FIRE-COMMUNITY MITIGATION	
06-3038		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	COMMUNITY MITIGATION	
06-3047		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	COMMUNITY MITIGATION	
06-3048		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	COMMUNITY MITIGATION	
06-3164		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
06-3142	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	LIBERTY MUTUAL PROPERTY RM SELECT POLICY	
06-3015	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-3103	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3113	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3071	0852	MGA INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTOR CLUB-NATION SAFE TOWBUSTER	
06-3043	0796	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-2523	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RATE	BOP-CNA CONNECT FOR SMALL BUSINESS	0.8
06-3064	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3055	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	
06-3041	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	EMPLOYEE DISHONESTY	0
06-3063	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3028	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-22.3
06-3035	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	2.8
06-3044	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS	
06-3104	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3114	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3052	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
06-3074	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
06-3053	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
06-3145	0000	PACIFIC PIONEER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	9.4
06-2859	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-3067	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CONTRACTORS ADVANTAGE	
06-3121	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
06-3135	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3140	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB	
06-3141	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-3004	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	COMMERCIAL SURETY	2.3
06-3083	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	
06-3119	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	TRUCKERS	0
06-3039	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AMC-SERVICE STATION, SMOG CHECK	
06-3133	3098	TNUS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
06-3134	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
06-2524	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-CNA CONNECT FOR SMALL BUSINESS	0.8
06-3084	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM-EXCL. OF SPECIAL EVENT	
06-3045	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS	
06-3118	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITY ASSOCIATION PACKAGE PRODUCT	0
06-3085	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
06-3129	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-3132	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-3154	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
06-3156	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-3159	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	

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06-3161	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3163	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB	
06-3166	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2525	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-CNA CONNECT FOR SMALL BUSINESS	0.8
06-3054	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
06-3076	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
06-3138	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3077	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
06-3139	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3149	0352	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
06-3150	0352	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
06-3072	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-3105	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3115	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3106	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-3116	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
124	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

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The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-2675	04/28/2006	Safeco Insurance Company of America	Personal Auto Liability and Physical Damage	Rate	Motorcycle	-6.25%
Correct	06-2675	04/28/2006	Safeco Insurance Company of Illinois	Personal Auto Liability and Physical Damage	Rate	Motorcycle	-6.25%
Incorrect	06-1874	03/24/2006	Travelers Commercial Insurance Company	Personal Allied Lines	New Program	Travelers Boat 2	0.00%
Correct	06-1874	03/24/2006	Travelers Commercial Insurance Company	Personal Inland Marine	New Program	Travelers Boat 2	0.00%

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